

**NEW YORK PHYSICAL THERAPY ASSOCIATION**  
**MEMORANDUM IN SUPPORT**

**LEGISLATION:** S. 4321 (Breslin) / A.8171 (Cahill)

**TITLE:** An Act to amend the insurance law, in relation to physical therapy services

**STATUS:**

**STATEMENT OF SUPPORT:**

The New York Physical Therapy Association (NYPTA), representing the interests of 12,000 physical therapists, physical therapist assistants and physical therapy students in New York, respectfully requests the approval of the above-referenced legislation, which would prohibit health payers from imposing higher co-pays on consumers for physical therapy services on the basis of provider or setting.

Managed care companies continue to restrict access to physical therapy services by imposing “specialty” co-pays of \$40 or more per visit, limiting the frequency and duration of care a patient is able to afford. This practice unfairly treats physical therapy services, a routine health service, as a specialty service. Specialty co-pays are intended for specialized medical services or medical specialties. This bill would prohibit a health payer from inappropriately shifting the cost of care onto consumers by treating physical therapists practicing outside of a physician’s office as “specialists” triggering specialist level co-payments.

The practice of treating independently practicing physical therapists as “specialists” has allowed health payers to require consumers to pay nearly the entire cost of physical therapy care. Under current practices, many consumers are forced to pay nearly \$600 in out-of-pocket expenses each month to receive physical therapy services, in addition to the cost of health insurance paid by the consumer or their employer.

NYPTA is dedicated to serving the public's health interests, improving the standard of health for people of all ages and advancing the benefits of physical therapy and the interests of physical therapy professionals in state of New York. Passage of this legislation will ensure that consumers of physical therapist services are not inappropriately burdened with the cost of care.